

Information to identify the case:

Debtor 1	<u>Raymond F. Purdon</u>	Social Security number or ITIN	xxx-xx-9947
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-27545-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raymond F. Purdon

3/8/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raymond F. Purdon
 Debtor

Case No. 18-27545-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db +Raymond F. Purdon, 28 Carriage Gate Drive, Little Silver, NJ 07739-1575
 acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
 517734394 +Al Purdon, 99 Stamford Drive, Jackson, NJ 08527-4479
 517734397 +Angelina Purdon, 99 Stamford Drive, Jackson, NJ 08527-4479
 517734400 Cacique Mining Inc., c/o Katharina Bahnsen, 2637 East Atlantic Beach Blvd #28310, Pompano Beach, FL 33062
 517734402 +Caren Boscaino, 28 Carriage Gate, Little Silver, NJ 07739-1575
 517734403 +Coakley Orthodontist, 19 Church Street, Little Silver, NJ 07739-1401
 517734404 +D. Brad Hughes, Esq., Jimerson & Cobb, P.A., One Independent Drive Suite 1400, Jacksonville, FL 32202-5011
 517852170 +Gina Ravaschiere, Esq., Villani & DeLuca P.C., 703 Richmond Avenue, Point Pleasant Beach, NJ 08742-3041
 517734405 +Grandview Capital, LLC, 39 Brown Place, Red Bank, NJ 07701-2206
 517734406 +Hayt Hayt & Landau, 2 Industrial Way W #8, Eatontown, NJ 07724-2279
 517734408 +J. Michael Lindell, Esq., 12276 San Jose Boulevard, Suite 126, Jacksonville, FL 32223-8630
 517734409 +JCP & L, P.O. Box 3687, Akron, OH 44309-3687
 517734410 +Kara Celeste, 6302 Kilbourne Way, Suffolk, VA 23435-3048
 517734411 +Law Office of Peter Lucas, 725 Carol Ave, Oakhurst, NJ 07755-2743
 517734412 +Lisa Purdon, 25 Fox Hill Drive, Little Silver, NJ 07739-1007
 517920888 +Michael L. Luccuca, 8837 Hardesty Dr., Yucca Valley, CA 92284-4193
 517734414 NJ Natural Gas, 1415 Wyckoff Road, Wall, NJ 07719
 517734415 +Paras Apy & Reiss, 2 Bridge Avenue, Suite 601, Red Bank, NJ 07701-4606
 517734416 +Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 517734417 +SLS, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386
 517734418 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517734395 EDI: GMACFS.COM Mar 09 2019 05:13:00 Ally Financial, P O Box 380902, Bloomington, MN 55438-0902
 517734398 +E-mail/Text: jga@ansellgrimm.com Mar 09 2019 00:41:02 Ansell Grimm & Aaron, 1500 Lawrence Ave, CN7807, Ocean, NJ 07712-7629
 517734399 +EDI: TSYS2.COM Mar 09 2019 05:13:00 Barclay Bank, 700 Pride Crossing, Newark, DE 19713-6102
 517734401 +EDI: CAPITALONE.COM Mar 09 2019 05:13:00 Capitol One, 4851 Cox Road, Glen Allen, VA 23060-6293
 517734407 EDI: IRS.COM Mar 09 2019 05:13:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517734396 Ally Financial
 517734413 ##+Michael Lattuca, 2244 Calle Opalo, San Clemente, CA 92673-5618

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Mar 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Trustee John W. Hargrave doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
Joseph Casello on behalf of Debtor Raymond F. Purdon jcasello@cvclaw.net, jcasello627@gmail.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7